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Floodplain Managers remind Alaskans flood insurance policies take 30 days to kick in

The Department of Commerce, Community and Economic Development Floodplain Managers want to remind Alaskans to purchase flood insurance. Christy Miller with the Division of Community Advocacy, said that it takes 30 days for the insurance to kick-in. "Waiting until we're in full break-up is too late," said Miller. "McGrath is already seeing flooding due to erosion—the time is now."

Miller said that some people are under the impression that their regular homeowners insurance will cover them in a flood. "Homeowners have to purchase separate flood insurance—and it's only available in communities that participate in the National Flood Insurance Program," said Miller. "One of my jobs is to encourage and assist communities in participating in this program so that their residents have the option of insuring their property against flood damage."

The Department also works with communities to help mitigate potential flood incidents by working with planners to ensure new construction be built above the Base Flood Elevation (BFE). Miller stated statistics are against those who go without insurance. "There is a 26% chance that a non-elevated home in a floodplain will be damaged during a 30-year mortgage period. The chance that a major fire will occur during the same period is about 1%," said Miller.

For more information regarding floodplain management, visit the Department of Commerce, Community and Economic Development Floodplain Management's website at <http://www.commerce.state.ak.us/dca/nfip/nfip.htm>

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